

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 10-23463-DHS
Chapter: 7
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yakov Smotritskiy
1 Lee Court
Flanders, NJ 07836

Rimma Telepinskaya
1 Lee Court
Flanders, NJ 07836

Social Security No.:
xxx-xx-8830

xxx-xx-8360

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 13, 2010

Donald H. Steckroth
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0312-2
 Case: 10-23463

User: admin
 Form ID: bl8

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 Total Noticed: 39

Date Rcvd: Aug 13, 2010

The following entities were noticed by first class mail on Aug 15, 2010.

db/jdb +Yakov Smotritskiy, Rimma Telepinskaya, 1 Lee Court, Flanders, NJ 07836-9410
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 510817172 +AmeriFinancial Solutions, LLC, PO BOX 64488, Baltimore, MD 21264-4488
 510743665 +Bac Home Loans/Countrywide, 450 American Street #SV416, Simi Valley, CA 93065-6285
 510817173 +CCA, 300 Canal View Blvd Suite 130, Rochester, NY 14623-2811
 510743669 +Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, P.O. Box 2594,
 Clifton, NJ 07015-2594
 510743671 +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 510743678 +LB Retail, 450 Winks Lane, Bensalem, PA 19020-5932
 510743679 +LHR, Inc, 56 Main Street, Hamburg, NY 14075-4905
 510743677 +Ladco Leasing, 555 St. Charles Place, Thousand Oaks, CA 91360-3982
 510817174 +Lease Finance Group, LLC, PO BOX 2410, Sioux Falls, SD 57101-2410
 510743686 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Suite 100,
 Norfolk, VA 23502)
 510817175 +Penn Credit Corporation, PO BOX 988, Harrisburg, PA 17108-0988
 510743685 +Poonam Bhatia, 144 Lookout Road, Mountain Lakes, NJ 07046-1212
 510743687 +Pressler & Pressler, LLP, Counsellors At Law, 7 Entin Road, Parsippany, NJ 07054-5020
 510743689 +St. Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954
 510743694 +Weltman, Weinberg & Reis Co, 323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1099

The following entities were noticed by electronic transmission on Aug 13, 2010.

510743664 +EDI: AMEREXPR.COM Aug 13 2010 17:48:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 510743666 +EDI: BANKAMER.COM Aug 13 2010 17:48:00 Bank Of America, PO BOX 1390,
 Norfolk, VA 23501-1390
 510743667 +EDI: BANKAMER.COM Aug 13 2010 17:48:00 Bank Of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8119
 510743668 +EDI: CAPITALONE.COM Aug 13 2010 17:48:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 510840428 EDI: RECOVERYCORP.COM Aug 13 2010 17:48:00 Capital Recovery III LLC,
 Attn: Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 510743670 +EDI: CHASE.COM Aug 13 2010 17:48:00 Chase Bank USA, 800 Brookside Blvd,
 Westerville, OH 43081-2822
 510743672 +EDI: DISCOVER.COM Aug 13 2010 17:48:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 Wilmington, DE 19850-5316
 510743673 +EDI: WFNNB.COM Aug 14 2010 04:18:00 Fashing Bug, 1103 Allen Drive, Milford, OH 45150-8763
 510743674 +EDI: HFC.COM Aug 13 2010 17:48:00 HSBC/ BON TON, PO BOX 15524, Wilmington, DE 19850
 510743675 +EDI: HFC.COM Aug 13 2010 17:48:00 HSBC/BOSCOVS, PO BOX 4274, Reading, PA 19606-0674
 510743676 +EDI: CBSKOHLS.COM Aug 13 2010 17:48:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 510743681 +EDI: RESURGENT.COM Aug 13 2010 17:48:00 LVNV Funding LLC/, PO BOX 10584,
 Greenville, SC 29603-0584
 510743680 +EDI: RESURGENT.COM Aug 13 2010 17:48:00 LVNV Funding LLC/, PO BOX 10497,
 Greenville, SC 29603-0497
 510743682 +EDI: TSYS2.COM Aug 13 2010 17:48:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 510743683 +E-mail/PDF: bankruptcy@ncfsi.com Aug 14 2010 00:11:35 New Century Financial,
 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
 510743684 +E-mail/Text: ebn@vativrecovery.com Palisades Collection, LLC,
 210 Sylvan Avenue, Englewood, NJ 07632-2524
 510743688 +EDI: SEARS.COM Aug 13 2010 17:48:00 SEARS, PO BOX 6189, Sioux Falls, SD 57117-6189
 510743690 +EDI: CITICORP.COM Aug 13 2010 17:48:00 The Childrens Place, PO Box 6497,
 Sioux Falls, SD 57117-6497
 510743691 +EDI: AFNIVERIZONE.COM Aug 13 2010 17:48:00 Verizon New Jersey Inc, 500 Technology Dr,
 Weldon Spring, MO 63304-2225
 510743692 EDI: FUNB.COM Aug 13 2010 17:48:00 Wachovia Bank, PO BOX 3117, Winston Salem, NC 27102
 510743693 +EDI: WFFC.COM Aug 13 2010 17:48:00 Wells Fargo Financial Bank, 3201 N 4th Avenue,
 Sioux Falls, SD 57104-0700

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

510817176* +Pressler & Pressler, LLP, Counsellors At Law, 7 Entin Road, Parsippany, NJ 07054-5020
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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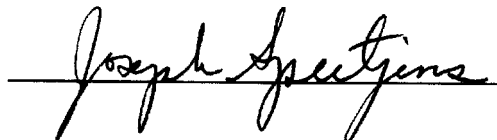
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.